

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-14949-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Irene Jacome-Espinoza
aka Irene Jacome
416 18th Street, Apt 2
Union City, NJ 07087

Social Security No.:

xxx-xx-2863

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 20, 2019.

On 11/4/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: December 3, 2020
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 6, 2020

JAN: rh

Jeanne Naughton
Clerk

In re:
Irene Jacome-Espinoza
Debtor(s)

Case No. 17-14949-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 06, 2020

User: admin
Form ID: 185

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	+ Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516699693	+ Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
516699694	+ Best Buy/Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
516909493	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516699698	+ Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516790703	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516699701	+ Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
516699709	+ Macy/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
518237446	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
517397410	+ Naomi Nunez, 70 Sunrise Dr, Edison, NJ 08817-5617
518207066	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518207067	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094 Dallas, TX 75261-9094
516699715	+ Sears/Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516846770	+ Seterus Inc., as servicer for, Federal National Mortgage, Association (Fannie Mae), P.O. Box 1047, Hartford, CT 06143-1047
516699718	+ Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516699719	+ The Home Depot/Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517375080	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517375081	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262 New York NY 10087-9262

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516699692	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 06 2020 21:34:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517003196	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 06 2020 21:34:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
516730776	Email/Text: ally@ebn.phinsolutions.com	Nov 06 2020 21:33:00	Ally Financial, PO Box 130424, Roseville MN

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			55113-0004
516699690	+ Email/Text: ally@ebn.phinsolutions.com	Nov 06 2020 21:33:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
516699691	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:51:30	American Eagle/Synco Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
516699695	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 06 2020 22:50:27	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516699696	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:51:29	Car Care One/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699697	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	Care Credit/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516935217	+ Email/Text: bankruptcy@cavps.com	Nov 06 2020 21:34:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699699	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2020 21:34:00	Comenitycapital/fe21cc, Po Box 182120, Columbus, OH 43218-2120
516699700	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2020 21:34:00	Comenitycapital/mprcc, Po Box 182120, Columbus, OH 43218-2120
516699702	+ Email/PDF: creditonebknofications@resurgent.com	Nov 06 2020 22:50:32	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516930065	Email/Text: bnc-quantum@quantum3group.com	Nov 06 2020 21:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516715147	Email/Text: mrdiscen@discover.com	Nov 06 2020 21:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516699703	+ Email/Text: mrdiscen@discover.com	Nov 06 2020 21:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516699704	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	Gap/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
516699705	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:51:29	Guitar Center/Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516699706	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	Home Design Furn/Synco, C/o Po Box 965036, Orlando, FL 32896-0001
516699689	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	JC Penneys/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699707	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 06 2020 21:33:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516699708	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:51:30	Lowes/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516896509	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 06 2020 21:34:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516699710	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2020 21:34:00	New York & Co/Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516751483	Email/PDF: cbp@onemainfinancial.com	Nov 06 2020 22:49:28	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516699711	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:49:30	Old Navy/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699712	+ Email/PDF: cbp@onemainfinancial.com	Nov 06 2020 22:49:28	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
516947595	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 06 2020 22:49:38	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

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516941387	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:49:38	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516941377	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:49:38	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516941370	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:51:41	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516941374	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:51:41	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516947108	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:51:41	Portfolio Recovery Associates, LLC, c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541
516941386	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:51:41	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516699713	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2020 21:34:00	Pier 1/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516699714	+ Email/PDF: gecsed@recoverycorp.com Nov 06 2020 22:49:30	QVC/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516878469	Email/Text: bnc-quantum@quantum3group.com Nov 06 2020 21:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516699717	Email/PDF: cbp@onemainfinancial.com Nov 06 2020 22:49:28	Springleaf Financial S, 119 US Highway 22, Dunellen, NJ 08812
516927869	+ Email/PDF: gecsed@recoverycorp.com Nov 06 2020 22:51:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516700606	+ Email/PDF: gecsed@recoverycorp.com Nov 06 2020 22:50:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516815679	+ Email/Text: bncmail@w-legal.com Nov 06 2020 21:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516699720	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2020 21:34:00	Victoria Secret/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516944108	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699716	##+	Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marguerite Mounier-Wells	on behalf of Debtor Irene Jacome-Espinoza nadiafinacial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mcozzini@sternlav.com
Maria Cozzini	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER rsolarz@kmlawgroup.com
Steven P. Kelly	on behalf of Creditor Seterus Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12